

Entrepreneurial Competencies and Venture Creation among Persons with Disabilities in Benue State, Nigeria

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Abstract: *This study examined the effect of entrepreneurial competencies on venture creation among persons with disabilities in Benue State, Nigeria. The research survey design was used for the study using questionnaires as an instrument for data collection. The study population comprises 543 registered persons with disabilities out of which 230 persons with disabilities were selected as sample size for the study. The data collected from the respondents were analyzed in simple percentages and presented in tables while test of hypotheses was done using regression analysis with the aid of Statistical Package for Social Sciences (SPSS) version 25.0. Findings show that opportunity competencies have significant positive effect on venture creation, learning competencies have significant positive effect on venture creation among persons with disabilities in Benue State, Nigeria. The study concluded that entrepreneurial competencies (opportunity competency, and learning competency) were predictors of venture creation among persons with disabilities in Benue State, Nigeria. Based on the study's findings and conclusion, it was recommended among others that; Persons with disabilities should put more efforts in acquiring skills in specialized knowledge areas that will help them to identifying investment opportunities by perceiving unmet societal needs especially looking at old problems in new ways. Furthermore, governments as well as financial institutions should tailor special loans/programmes for persons with disabilities as an incentive to this special group of people to aid them seek more business opportunities. Generally, the Benue State government should establish a disability commission that could saddle with the responsibilities for attracting funds for the entrepreneurship of persons with disabilities to support them creates jobs for themselves as a way to alleviate poverty and generate revenue for the government.*

Keywords: *Entrepreneurial Competencies, Venture Creation, Disabilities, Opportunity, Learning.*

1.0

INTRODUCTION

Entrepreneurship plays a significant role among factors of production as it coordinates other factors for the production of goods and services. Entrepreneurship is bringing economic growth and development worldwide. One cannot ignore the importance of entrepreneurship in Nigeria and Benue State in particular, it fosters the creation of business ventures thus generating economic activity, increasing employment, and decreasing poverty. Entrepreneurship is the process of owning and managing a new venture or improving on an existing product(s) or service(s) that create value, assuming the accompanied risks, and receiving the resulting rewards and independence (Kpelai, 2012). Barot, (2015) defined entrepreneurship as an act of recognizing opportunities in an environment, mobilizing resources to take advantage of such opportunities, ensuring the provision of new or improved goods and services to customers, and obtaining profit in return for the risk to dare. A person who undertakes the risk of starting a new business venture is called an entrepreneur. An entrepreneur creates a firm to realize their idea, known as entrepreneurship, which aggregates capital and labor to produce goods or services for profit (Bwisa and Margaret, 2013). It is a wide-held belief that competence enables an individual to perform a task. The concept of competence has its roots somewhere in the management literature.

Competence became popular after the work of Boyatzis (1982) on managerial competencies. In his model of managerial competencies, he proposed 21 discrete competencies organized into four clusters. The model has included three different levels of each competency: unconscious motives and traits which are deep structures of the psyche difficult to change, conscious self-image and role taking which are more mutable and under self-control, and behavioral skills which are most changeable. Although, researchers around the world were viewing an entrepreneur from the personality traits approach. Nevertheless, despite how striking and simple this view was, there were limits to the usefulness of the approach, because of considerable inconsistency results in the literature (Makau, 2011). From a behavioral perspective Ahmed, Kar, and Ahmed, (2018) described competencies as underlying characteristics that are causally related to effective and/or superior performance in a job. Since then, studies of competencies have gained considerable ground and have grown in volume and extended to different managerial positions and groups (Buki 2018; Sango, 2019).

In recent years, the competency approach has become an increasingly popular means of studying entrepreneurial characteristics in literature around the world. Entrepreneurial competencies include those clusters or related knowledge, attitudes, and skills which an entrepreneur must acquire through managerial training and development to enable him/her to produce outstanding performance and maximize profit while managing a business venture or an enterprise (Phelan and Sharpley, 2012). It is believed that the ability of an individual to spot business opportunities and venture into business is predicated on entrepreneurial competencies (Abena, 2021). Quite often, less attention is paid to these critical success variables; rather attention is focused mainly on financial resources, Kazemi *et al.* (2016) thus attributing entrepreneurship failures to inadequacy in financial resources. This calls for a shift in paradigm by considering entrepreneurial competencies as predictors of venture birth/growth, and vice versa, lack of it as a large contributor to business failure.

On the other hand the concept of venture creation is core to business start-ups because individual characteristics and business environments are key factors that influence business start-ups.

Ozdemir *et al.* (2014) consider venture creation as the process of turning a new idea or technology into a business that can succeed and will attract investors: Saatci *et al.* (2014) opined that individual characteristics such as needs for achievement, locus of control, the propensity to take-risk, knowledge and experience, reputation and ethics, integrity, individual perception of desirability, perception of feasibility, role models and mentors, entrepreneurial parents and networks, contacts, gender, educational status, and ethnicity are very significant characteristics that influence entrepreneurial competencies in an individual to start a venture. Also, Cooper (1973) posits that the entrepreneurial competencies of an individual cannot manifest into venture creation except the business environment is favorable. The author outlines such factors in an environment to include technology, start-up capital, and government favorable policies. This study adopts two dimensions of venture creation by (Saatci *et al.* 2014) which are individual characteristics and business environment.

Existing literature shows several approaches to evaluating entrepreneurial competencies and venture creation. Adekeye and Adebayo (2015) identified 10 clusters of entrepreneurial competencies framework which consist: of opportunity, relationship, analytic, innovative, operational, human, strategic, commitment, learning, and personal strength competencies. Ahmad and Seet (2009) also generated eight significant competencies that are recommended for further investigation which include strategic, conceptual, opportunity, organizing, and relationship, technical, learning, and personal competencies. Other studies conducted by (Mohsin *et al.*, 2017; Lawal *et al.*, 2018) identified six groups of competencies including opportunity, organizing, relationship, strategic, commitment, and conceptual.

Entrepreneurship has been identified as both an opportunity and a solution to ongoing shortages of employment opportunities for persons with disabilities. Across many developed nations entrepreneurship rates for disabled people are higher than those of persons without disabilities. A study examining the self-employment activities of persons with disabilities in European Union member states found that higher participation rates existed for those with a disability (Pagán, 2009). These findings are mirrored in the US, where self-employment has been identified as being an important form of meaningful employment for those with a disability (Pavey 2006). In the UK, a study by Jones and Latreille (2011) utilized Labour Force Survey data and found that participation rates for self-employment were again higher among those with a disability than those without. The developed countries of Europe and North America are not the only ones that have found that those with a disability are well positioned for self-employment, but this is also the case in the Asia-Pacific. South Korea has over 2.6 million people registered as having a disability with 99.5% of those being of labor force age (Hwang and Roulstone, 2015).

Furthermore, statistics about entrepreneurship among persons with disabilities are explicit in the developed nations however; very little information is available on entrepreneurship among persons with disabilities in Nigeria and Benue State in particular. There have been few focused studies on disabled entrepreneurship in the nation. Thompson (2020) points out that persons with disabilities are more likely to run their businesses than those without disabilities even though, the Nigerian government has not given much attention to Enterprise Incentive Scheme that allows persons with disabilities to access training and support funds. The disabilities prohibition law has not been taken to full implementation to ensure the self-employment of persons with disabilities in Nigeria. Nevertheless, the majority of PWDs are involved in one form of business or the other.

WHO (2013) (World Health Organization) describes disability as an umbrella term, covering impairments, activity limitations, and participation restrictions. Understanding the scope of disability among Benue State, Nigerian people is key to understanding the importance and relevancy of entrepreneurship as a solution to the long-standing issues of lack of employment opportunities and labor force participation among PWDs. Persons with disabilities are a significant portion of the total population, with approximately 25 million people identified as having at least one disability in Nigeria, while 3.6 million of these had very significant difficulties in functioning (Iroanusi, 2019). The 2006 Nigerian census reported 3,253,169 people with disabilities, or 2.32% of the total population of 140,431,790 in that year. However, the Centre for Citizens with Disabilities, a Nigerian NGO, claims the census did not capture the full extent of disability in Nigeria, and has called on Nigeria's National Population Commission to cooperate with the Ministry of Women Affairs and Social Development for the next census to measure disability more accurately.

What disability portends in Nigeria is not different from Benue State and probably the world over even though, estimates vary for the number of persons with disabilities in Nigeria by different organizations and actors that handle the issue of disabilities. For example; the Joint National Association of Persons with Disabilities (JONAPWD, 2017) estimates that there are over 25 million persons with disabilities in Nigeria. However, the president of the Network for the Advancement of People with Disabilities stated in (2018) that no fewer than 27.3 million Nigerians are living with various forms of disabilities. Other estimates of disability prevalence also vary. Smith (2011) estimates that Nigeria has approximately 14 million people living with disabilities. Amusat (2009) presents a figure of 19 million persons living with disabilities. According to the report by the Benue State Rehabilitation Board (2019), disability prevalence in Benue State is high and the unemployment rate among them is also high leading to poverty among persons with disabilities in the state. These data not only show that the labor activity among PWDs is significantly lower than that among the people without disabilities but also that, in line with it, their entrepreneurship is lower than that among the people without disabilities (Benue State Rehabilitation Board, report (2019). The report from the Benue State Ministry of woman affairs and social development 2020 indicates that there are 336 self-employed PWDs, of whom 28.6% are employers, 67.9% are entrepreneurs without employees, and 3.5% have other professional situations.

With the growing population of persons with disabilities in Benue State, Nigeria without means of livelihood yet the entrepreneurship of PWDs is not given much attention both in supportive and in literature. Previous studies (Jones and Latreille 2011; Akinyemi 2016; Haruna 2017; and Nweke, and Nwakoby, 2019) focus more on the mainstream problem of persons with disabilities establishing the fact that poverty among PWDs is a result of the lack of government support for this vulnerable group without identifying entrepreneurship as the main solution to employment and poverty reduction among persons with disabilities. Some studies that investigated the entrepreneurship of persons with disabilities rather attributed entrepreneurship failures of PWDs to inadequacy in financial resources. However, until now, the study of entrepreneurship in PWDs in terms of competencies is unusual in the field of entities and literature (Ashtari, 2013), so it is necessary to resort to the competencies that they are self-attributed and that can encourage the group of PWDs to be self-determined and courage in sporting venture opportunities, maintaining a strong network of friends and associate and learning from past experiences; mistakes and failures

to enable them to succeed in business amidst all odds. Therefore, this study examines the effect of entrepreneurial competencies on venture creation among persons with disabilities in Benue State, Nigeria to fill in the gap and provide empirical support to set an agenda for the systematic and conceptually sound study of entrepreneurial competencies on venture creation among persons with disabilities world over, Nigeria and Benue State in particular.

Governments at all levels have put in place various laws to ensuring persons with disabilities inclusion. On a global note, the Convention on the Rights of Persons with Disabilities and its Optional Protocol was adopted on 13 December 2006 at the United Nations Headquarters in New York and was opened for signature on 30 March 2007 which paved way for individual countries to key in. In Nigeria, a bill on discrimination against persons with disabilities tag “Prohibition Bill” was signed into law on 21st November 2018 to ensure full integration of persons with disabilities into society. Similarly, recognizing the importance of persons with disabilities in Benue State, the state 1999 established the Benue State Rehabilitation Board to be supervised by the Ministry of Woman and Social Development, Benue State. The Board is vested with the mandate to train persons with disabilities in various degrees of their disabilities through vocational and skills acquisitions. Since then, successive governments have appropriated funds to assist persons with disabilities to create an enabling environment that nurtured entrepreneurial development and boosts the economic prosperity of the beneficiaries to become self-reliant.

Nevertheless, it is observed that despite these efforts from successive governments in Benue State to appropriate funds to aid persons with disabilities there is still a growing number of PWDs without engaging in business ventures and those that ventured into businesses, are still struggling to survive. Hence, could these attitudes or the failure of persons with disabilities to start and manage ventures or their inability to do business be attributed to a lack of opportunity competencies, and learning competencies? Or could the failure or the incapability of PWDs to do business be credited to an unfriendly business environment or their skills and characteristics? Even though these competencies are learned and also inherent in them, there are still incidences of a shaky start or the inability to stay on the venture hence, this study seeks to examine the effect of entrepreneurial competencies and venture creation among persons with disabilities in Benue State, Nigeria. Even though, previous studies that investigated the disability phenomena worldwide over Namatovu, (2012); and Barba-Sánchez, Ortiz and Olaz (2019) were carried out outside of the study area. Relatedly, other studies by Akinyemi (2016); Haruna (2017); and Nweke and Nwakoby (2019) focus on the mainstream problems of persons with disabilities thereby creating a gap on the study of entrepreneurship of persons with disabilities in terms of entrepreneurial competencies. Based on this backdrop this current study examined the effect of entrepreneurial competencies and venture creation among persons with disabilities in Benue State, Nigeria to find out whether there existed any relationship between entrepreneurial competencies and venture creation among persons with disabilities in Benue State, Nigeria.

The main objective of this study is to examine the effect of entrepreneurial competencies on venture creation among persons with disabilities in the Benue State of Nigeria. Specific objectives are:

- i. assess the effect of opportunity competency on venture creation among persons with disabilities in Benue State, Nigeria;

- ii. examine the effect of learning competency on venture creation among persons with disabilities in Benue State, Nigeria;

2.0

LITERATURE REVIEW

2.1 Resource Based View (RBV) Theory

Azmi, *et al* (2018), claimed that Resource Based Theory (RBT) and entrepreneurship involve the founders/owners unique awareness of opportunities, the ability to acquire the resource needed to exploit the opportunity, and the organisational ability to recombine homogeneous inputs into heterogeneous outputs. Barney (1991) urged that the entrepreneurial competencies are the key sources belong to entrepreneurs (people), and people are human capital that categorized as an intangible asset of firms that enable them to be more successful. Entrepreneurial competencies referred as the underlying characteristics such as traits, self-image, specific knowledge, motives, social roles and skills that lead to venture, survival its growth (Bird, 1995). Ahmad *et al.* (2010) suggested that entrepreneurial competencies such as the behavior, skill, and knowledge and attitude possessed by entrepreneurs themselves were the factors that determine the success of the business. Whereas Sa'ari *et al.* (2013) defined them as a cluster of the set of related knowledge, attitudes, and skills of entrepreneurs to produce performance and maximize profit. In the context of persons with disabilities, the theory stresses the unique importance of human, social, and financial capital to business outcomes as this assertion is well established in literature. Persons with disabilities can improve their income by being more involved in business, especially if the support is available for them. Therefore, multi-level intensive support will always be required for disabled entrepreneurs' business ownership. The relationships with family, friends, casual relationships and even contact with strangers provide rich resources in terms of knowledge, information and support for venture creation of persons with disabilities.

2.2. Conceptual Framework,

2.2.1 The Concept of Entrepreneurial Competencies (EC)

Pepple and Enuoh, (2020) considered entrepreneurial competence as one's ability to regulate their personal traits, knowledge, skills and behavior to successfully perform a specific task in a specific professional setting. Endi and Djumilah, (2013) present the entrepreneurial competencies as being the underlying characteristics such as specific knowledge, motives, traits, self-images, social roles and skills which result in venture birth, survival and/or growth whereas Sa'ari *et al.* (2013) looked at entrepreneurial competencies as a cluster of the set of related knowledge, attitudes, and skills of entrepreneurs to produce performance and maximise profit. Scholars researching in the field of entrepreneurship distinguish between managerial competencies and entrepreneurial competencies (Mamun *et al.*, 2016). In the study conducted by Ahmed (2019) differentiate entrepreneurial competencies from managerial competencies.

2.2.2 Dimensions of Entrepreneurial Competencies

i. Opportunity Competencies: The process of venture creation begins with the recognition of opportunities; the entrepreneur evaluates these opportunities and decides if they want to exploit them through venture creation. Opportunity Competencies are activities that involves in spotting unusual opportunities to start a new business, obtain finances, equipment, land, work space and assistance. Opportunity competencies show the entrepreneurs' skill to recognize market opportunities through several resources (Rahman *et al.*, 2014). This competency played a

significant role as well as distinguishing competency for successful entrepreneurs and non-successful ones (Li, 2009). Opportunity competency indicates the entrepreneurs' ability to explore, identify, develop, and evaluate all possible opportunities available in a certain market or carve a niche (Emami, 2017). By identifying effective opportunities, entrepreneurs can avoid potential risks and convert those opportunities into positive and superior outcomes (Ahmad *et al.*, 2010). Opportunity recognition is best viewed as a multi-stage phenomenon that is influenced by numerous motivators and factors that are embedded in individual characteristics such as risk-taking, and locus of control (Urban and Wood 2015).

ii. Learning Competency: Learning Competencies are the ability to learn from a variety of past experiences, failures, and mistakes and to continuously learn through formal and informal education. Entrepreneurial learning has appeared as a key concept at the interface of organizational learning and entrepreneurship (Jacob and Bu-Rahmah, 2012). It is certain that this domain of entrepreneurial competencies demonstrates the entrepreneurs' capability to learn proactively from several means and ways, to get updates about the relevant field, and to apply learned skills and knowledge to the activities. The new knowledge is developed and disseminated promptly in today's modern social era (Genty *et al.*, 2014). Thus, entrepreneurs are required to meet the demands of adaptive environments which are possible through the development of learning competency (Byun Sung *et al.*, 2018). Learning competency is essential for entrepreneurs (Lu, Shan, and Chen, 2016). This can be enhanced by getting experiences and engagement in various business activities. Ahmad *et al.* (2010) posit that this competency area is reflected by various entrepreneurs' abilities and behavior such as learning as much as they can learn about their fields, learning from various means, reactivity in learning, keeping updates in the associated field and applying all the learned knowledge and skills to real practices.

2.2.3 Concept of Venture Creation

Ozdemir *et al.* (2014) consider venture creation as the process of turning a new idea or technology into a business that can succeed and will attract investors: Potential entrepreneurs trying to identify a possible business idea, pay attention to everything in the media. Gerschewski and Xiao (2015) explain that venture creation is a process that involves an establishment of a new business venture from scratch, growing the venture, and then effectively harvesting the business venture. This process has been described as a journey. Going by various explanations and definitions of venture creation from the literature this study looks at venture creation as an entrepreneurial process that links the stages from entrepreneurial intent to the realization of a venture idea based on opportunities originating from the environment, technology, and other competencies.

2.2.4 Dimensions of Venture Creation

i. Individual Characteristics: An individual character plays a significant role in his or her venture choice. Venture creation is primarily explained through a cognitive perspective, according to this view, ventures are designed and established based on the cognitive characteristics of entrepreneurs. Prior knowledge, experience, and skills are needed when establishing a start-up (Shane and Nicolaou, 2015). Saatci *et al.* (2014) opined that the decision by an individual about venture creation is influenced by three factors; Personal resources (the individual need for achievement, locus of control, propensity to take-risk, knowledge and experience, reputation and ethics, and the individual integrity); Sociological factors (The individual perception of desirability, perception of feasibility, role models and mentors, entrepreneurial parents, and networks and contacts); and Demographic factors (The age of the individual, gender, educational status, and ethnicity).

ii. Business Environment: The business environment is the most comprehensive component in the venture creation process. It includes all the factors that affect the decision to start a business. The more macro view, which is more recent in entrepreneurship research, holds that entrepreneurial success is not only a condition of traits and behaviors of individuals but also the environment in which entrepreneurship takes place (Lee and Peterson, 2000). Similarly, Olureumi and Gbenga (2011) corroborate the imperatives of a conducive socio-economic environment to the growth of entrepreneurial activities. His analysis attributes a major causal influence to government actions on conditions that are conducive to entrepreneurship development. Emami (2017) defined the entrepreneurial environment as “the overall economic, sociocultural, and political factors that influence people’s willingness and ability to undertake entrepreneurial activities”. A growing body of literature (William 2016) highlighted the significant effect of the business environment on venture processes. For example, Saatci *et al.*, (2014) assert that access to finance is a key driver in the creation, survival, and growth of innovative new ventures.

2.2.5 Nexus between Entrepreneurial Competencies and Venture Creation among Persons with Disabilities

Entrepreneurial competencies are characteristics of an individual that are casually related to criterion-referenced effective and superior performance to realizing entrepreneurial intention. Recent researchers (Dhar, and Farzana, 2017; and Pepple and Enuoh, 2020) considered entrepreneurial competence as one’s ability to regulate their personal traits, knowledge, skills, and behavior to successfully perform a specific task in a specific professional setting. Pepple and Enuoh, (2020), Endi and Djumilah, (2013) Bird 1995 present the entrepreneurial competencies as being the underlying characteristics such as specific knowledge, motives, traits, self-images, social roles, and skills which result in venture birth, survival, and/or growth. Brownell (2006) posits that while a couple of entrepreneurial competencies can be acquired through formal education, other competencies are implied and are dependent on an individual’s characteristics that can be developed in the course of the person’s life, experience, and career. Ahmad (2019) asserted that entrepreneurial competencies are needed for venture birth opportunity, learning, and related competencies.

In the context of Persons with disabilities entrepreneurs, these competencies must be present to see and act on opportunities availing themselves in the business environment. Entrepreneurs with disabilities need to seek situations in which they can obtain personal responsibility for finding novel solutions to problems as has been advanced in the n-ach theory of McClelland. Disabled entrepreneurs must demonstrate that being disabled can facilitate the exploitation of opportunities that previously had been unexploited (Shane and Venkataraman, 2000). Brownell (2006) posits that where a disabled entrepreneur is not endeared with the competencies he or she can acquire through formal education, the author stated that other competencies are implied and are dependent on an individual’s characteristics that can be developed in the course of the person’s life, experience and career.

Ahmad (2019) posits that entrepreneur needs to possess competencies in relationship building, communication, and persuasive and interpersonal abilities. Successful entrepreneurs with physical disabilities need to possess effective communication and negotiation skills in dealing with different people and be able to build and use networks amongst themselves and with other non-disabled entrepreneurs. They should maintain good relationships with suppliers and build good and trustful relations with customers.

A key feature in the literature on PWDs is that the reasons fronted for their starting their uses are majorly rooted in negative motives Cooney (Renko, Harris, and Caldwell, 2015). Firstly, it is the failure to find a job amidst rampant unemployment. Even though the quest for entrepreneurship among PWDs is attributed to failure to find a job however, individual factors have been researched by scholars like need for achievement, risk-taking, locus of control, motivation, entrepreneurial orientation, age, gender, marital status, and ethnicity as moderating factors that influence the choice of entrepreneurship among PWDs (Hajizadeh, and Zali 2016). Namatovu (2012) found that persons who have been handicapped from a young age may have experienced disadvantages within the education system due to a lack of access to support facilities. This leads them to garner lower educational qualifications and as such, being disadvantaged in the job market, ultimately pushing them to self-employ. Some argue that self-employment can be used as a potential rehabilitation vocational tool to achieve faster and better integration into the labor market of individuals who become disabled (Hani *et al.*, 2012). Renko *et al.* (2015) asserted that entrepreneurial competencies are the major factors that distinguish disabled entrepreneurs from their counterparts who are non-entrepreneurs.

2.3. Review of Related Empirical Studies

Kabir *et al.* (2017), investigated the effects of entrepreneurial competencies on firm performance of businesses owned by Nigerian women entrepreneurs. The main aim of the study was to investigate the opportunity competencies on firm performance of businesses owned by Nigerian women. Data of 200 respondents of women entrepreneurs operating micro-business units in Kaduna state, Nigeria was collected. The study utilises SPSS and SmartPLS 2.0 to analyze the data. The findings indicated that opportunity competencies have significant effect on firm performance of women entrepreneurs in Nigeria. This study investigated the effects of entrepreneurial competencies on firm performance of businesses owned by Nigerian women entrepreneurs. Meanwhile, the current study is investigating entrepreneurial competencies on venture creation among persons with disabilities in Benue state.

Lawal *et al.* (2018) conducted a study examining the moderating impact of entrepreneurial competencies on the relationship between entrepreneurial climate and venture creation in Nigeria. A sample of 400 ventures that affiliated with selected professional associations in three geographical regions in Nigeria participated in this study. Hierarchical Multiple Regression, Structural Equation Modelling and Confirmatory Factor Analysis (CFA) were used to test the proposed model. Finding from the study revealed that there is significant relationship between opportunity competence and entrepreneurial climate and venture creation in Nigeria. The study recommended that policy makers need to pay attention to entrepreneurial development initiatives geared towards the development of opportunity skill and behavioral orientation amongst business managers in Nigeria. The study is related to the current study but failed to provide intermediating factor such as environment that influence opportunity recognition. The study also differs in terms of location and case study which is persons with disabilities.

Dakung *et al.* (2019) carried out a study on developing disabled entrepreneurial graduates: A mission for the Nigerian universities. A cross-sectional survey was employed using 220 disabled universities' students in the north-central Nigeria. Data were analyzed using descriptive statistics, correlation analysis and structural equation model. All analyses were performed using SPSS version 22 and AMOS version 22. Findings buttress the significant position of universities in

promotion entrepreneurial spirit. It revealed that the university's role (UR), entrepreneurship education (EE) and role models (RMs) have a positive influence on disabled students' EI. The study recommended future studies on other attributes such as experience, disability category, gender and self-efficacy. The study did not take into account the personal competencies that enable the students to prepare for entrepreneurship training whereas the current study is general on competencies of PWDs whether students or non-students. However, both studies examine the effect of entrepreneurship among PWDs.

Darcy *et al.* (2020) in their report on Australia's Disability Entrepreneurial Ecosystem: Experiences of People with Disability with microenterprises, self-employment and entrepreneurship in Australia. The study explores both qualitative and quantitative methods in generating data. The qualitative methodology generated 52 interviews with entrepreneurs with disability, and 20 with key stakeholders, together with documents and other facts collected during the study. The quantitative methodology generated 110 usable responses from the online survey and further qualitative data from the open-ended questions included with the online survey. In addition, 60 usable responses were obtained from the Startup Muster and annual survey of startup ecosystems across Australia. The survey data was collected by the Qualtrics online survey design and analysis package. Initial descriptive analysis was undertaken on Qualtrics including frequencies, percentages, cross tabulations and graphics. For more complex inferential analysis, the data was exported from Qualtrics to the Statistical Package for the Social Sciences (SPSS) v23. Finding indicates that relationship competency has significant effect on venture creation of persons with disabilities in Australia. The study was carried out outside of the current study. Again the study used one dimension only (relationship competency) to assess the entrepreneurship of persons with disabilities in Australia. However, the study is similar to the present study in terms of relationship dimension of PWDs to venture creation.

Ali and Mamuda (2021) examine the effect of Prior knowledge; cognitive characteristics on opportunity recognition of physically challenge persons in Nigeria. The purpose of the study was to offer a comprehensive framework of key effective factors that investigates the role of prior knowledge and cognitive characteristics of entrepreneurial alertness and entrepreneurial opportunities recognition process in Nigeria. Sample size of 64 respondents was collected. Structural equation modeling (SEM) was used as statistical method for data analysis, findings show that Prior knowledge; cognitive characteristics has positive impact on opportunity recognition of physically challenge persons in Nigeria. The study sample size of 64 respondents is insignificant for a nation that is estimated to have over 2.7 million physically challenge persons like Nigeria. Nevertheless, the study is somewhat related to the current study most especially on the subject matter.

Eze (2021) study to exploring Entrepreneurship Education and Training Programme on Venture's Creation among persons with disability in Nigeria. The design adopted for the study was qualitative exploratory using an in-depth interview to solicit for first-hand information among the purposive selected 22 respondents who have participated in the disability's training SMEDAN scheme in Enugu, Nigeria. Data collected were transcribed and analyzed base on the participant's opinion and perception on the entrepreneurship education and training programme outcomes of the program. The study finding revealed that Education and training have significant effect on venture creation among persons with disability in Nigeria. EET models. The study sample population was flimsy to conclude that learning competencies of person with disabilities are the

key for venture creation of person with disabilities in Nigeria. Though, the study is correlated with the current study as both studies investigate learning competencies of persons with disabilities.

3.0 METHODOLOGY

The research survey design was used for the study using questionnaires as an instrument for data collection. The study population comprises 543 registered persons with disabilities out of which 230 persons with disabilities were selected as sample size for the study. The data collected from the respondents were analyzed in simple percentages and presented in tables while test of hypotheses was done using regression analysis with the aid of Statistical Package for Social Sciences (SPSS) version 25.0.

4.0 Data presentation and Analysis

4.1 Model Summary

The result from Table 1 shows that coefficient of determination (R square) explains the variation in the dependent variable due to changes in the independent variable. The R square value of .816 is an indication that there was variation of 81.6% in the venture creation among persons with disabilities in Benue State due to changes in opportunity competencies, and learning competencies, at 95% confidence interval. Also, the value of R (.628) from Table 1 shows that there was a strong relationship between the study variables.

Table 1 Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.844 ^a	.816	.628	1.7117	2.724

- a. Predictors: (Constant), Opportunity Competencies ,Learning Competencies,
- b. Dependent Variable: Venture Creation

Source: Field Survey, 2023.

4.2 Analysis of Variance (ANOVA)

The result from the ANOVA statistics in Table 2 indicates that the processed data, which is the population parameters had a significance level of .000 which shows that the data is ideal for making a conclusion on the population’s parameter as the value of significance (p-value) is less than 5%. This implies that opportunity competencies and learning competencies, significantly affect the venture creation among persons with disabilities in Benue State. The significance value was less than 0.05 which indicates that the model was statistically significant (F =22.639, P = .000 < 0.05).

Table 2 Analysis of Variance (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	48.639	3	12.160	22.638	.000 ^b
Residual	1670.757	227	7.426		
Total	1719.396	230			

- a. Dependent Variable: Venture Creation
- b. Predictors: (Constant), Opportunity Competencies, Learning Competencies,

Source: Field Survey, 2022.

4.3 Regression Coefficients

From the data in the Table 3, the established regression equation is presented thus:

$$\text{Venture Creation} = 19.547 + .809 (\text{Opportunity Competencies}) + .612(\text{Learning Competencies})$$

The regression equation above revealed that, opportunity competencies, and learning competencies to a constant zero, affect the venture creation among persons with disability in Benue State by 19.5%, a unit increase in opportunity competencies would affect venture creation among persons with disability in Benue State by 80.9%, a unit increase in learning competencies would affect venture creation among persons with disability in Benue State by 61.2%,. The study also found that the p-values for opportunity competencies, learning competencies, (.000, .004,) respectively were less than 0.05 which is an indication each variable has a positive effect on venture creation among persons with disability in Benue State.

Table 3 Regression Coefficients

Model	Unstandardized Coefficient		Standardized Coefficient		
	B	Std. Error	Beta	T	Sig.
(Constant)	19.547	2.808		6.961	.000
Opportunity Competencies	.809	0.75	.036	7.023	.004
Learning Competencies	.612	0.97	.045	4.646	.000

c. Dependent Variable: Venture Creation

Source: Field Survey, 2022.

4.4 Test of Study Hypotheses and Discussion of Findings

Hypothesis one and research question one sought to examine the effect of opportunity competencies on venture creation among persons with disabilities in Benue State, Nigeria. The objective of the study examined the relationship between opportunity competencies and venture creation. This study tests that assertion and the result from the analysis are reported in Table 3 It was found that $t = 7.023$, $p = 0.000$. The null hypothesis is rejected, and the alternate hypothesis is accepted we, therefore conclude that opportunity competence has a significant relationship with the venture creation of persons with disabilities in Benue State. That is, we accept that estimate a1 is statistically significant at a 5% level of significance. This implies that opportunity competency has a positive effect on the venture creation of persons with disabilities in Benue State, and the relationship is statistically significant ($p < 0.05$) and in line with a priori expectations. This also means that a unit increase in opportunity competencies will result in a corresponding increase in productivity by 80.9%.

The result of the first hypothesis is consistent with Margret (2018) who conducted a study on the effect of entrepreneurial competencies on the entrepreneurship performance of graduates with physical challenges in Kenya. Findings indicate that opportunity competence has a significant effect on the entrepreneurship performance of graduates with physical challenges in Kenya. The finding of the test of the first hypothesis is also in line with the study by Ali and Mamuda (2021)

the study examines the effect of Prior knowledge; cognitive characteristics and opportunity recognition of physically challenged persons in Nigeria. The study revealed that there is a significant relationship between opportunity competence and the venture creation of physically challenged persons in Nigeria. Meanwhile, Oboreh, and Aruoren, (2021) whose study established that both risk-taking and opportunity recognition have a positive significant influence on the self-employment of a university graduate in Nigeria. By implication, opportunity competencies will equally impact positively on venture creation among persons with disabilities in Benue state through the ability to spot opportunities, actively seek new opportunities and finally develop the opportunities.

Hypothesis two and research question two sought to examine the effect of learning competencies on venture creation among persons with disabilities in Benue State, Nigeria. The objective of the study examined the relationship between learning competencies and venture creation. This study tests that assertion and the result from the analysis are reported in Table 3. It was found that $t = 4.646$, $p = 0.004$. The null hypothesis is rejected, and the alternate hypothesis is accepted we, therefore conclude that learning competency has a significant relationship with the venture creation of persons with disabilities in Benue State. That is, we accept that estimate α_1 is statistically significant at a 5% level of significance. This implies that learning competence has a positive effect on venture creation among persons with disabilities in Benue State, and the relationship is statistically significant ($p < 0.05$) and in line with a priori expectation. This also means that a unit increase in learning competencies will result in a corresponding increase in productivity by 61.2%.

The result of the test of the second hypothesis is consistent with the study by Reuel *et al.* (2019) that carried out a study on developing disabled entrepreneurial graduates: A mission for the Nigerian universities. A cross-sectional survey was employed using 220 disabled universities' students in the north-central Nigeria. Data were analyzed using descriptive statistics, correlation analysis and structural equation model. All analyses were performed using SPSS version 22 and AMOS version 22. Findings buttress the significant position of universities in promoting entrepreneurial spirit. It revealed that the university's role (UR), entrepreneurship education (EE) and role models (RMs) have a positive influence on disabled students' EI. The study recommended future studies on other attributes such as experience, disability category, gender and self-efficacy. This is in line with the study by Eze (2021) who explored the impact of Entrepreneurship Education and Training Programmes on Venture Creation among persons with disability in Nigeria. The study finding revealed that learning competencies acquire through education and training has a significant effect on venture creation among persons with disability in Nigeria.

The result of the test of the second hypothesis is also supported by Agwu *et al.* (2017) explored the impact of entrepreneurship education on new ventures creations in Nigeria. With specific objective to examine the role of Entrepreneurship education as a potent tool for influencing students 'learning competencies and expression of new ventures creations in Nigeria which finding indicates significant effect of entrepreneurship learning and new venture creation of the sampled students in Nigeria. By implication, entrepreneurship education by persons with disabilities has a significant effect on their venture creation by learning from several means and ways, going out of their way to learn new ideas about business, and putting the learned skills and knowledge into practice for business creation.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusions

Opportunity Competency being the most distinguishing competency for the entrepreneur relates to recognizing market opportunities through various means. These activities comprise the ability to spot opportunities, to actively seek new opportunities and finally develop the opportunities. This competence was evident among persons with disabilities in Benue State since they were seeking opportunities that were not readily accessible to them. A competent entrepreneur can identify opportunities from various means, work on the potential opportunities by thorough assessment and turn them into feasible opportunities. Research findings implied firstly, that persons with disabilities in Benue State, Nigeria were able to identify, secondly, they were able to assess and thirdly, they were able to seek market opportunities in their daily endeavors. The active pursuit of opportunities regardless of resources under control cannot be overemphasized and is the hallmark of entrepreneurship. It was noted that in actively seeking business opportunities through promotions and using proper marketing channels, a few persons with disabilities did not put enough effort. However, it was notable that individual characteristics and business environment influence the relationship between opportunity competencies and venture creation of persons with disabilities in Benue State.

Entrepreneurship can be learned in formal and informal ways. These activities comprise the ability to learn from several means and ways, the ability to go out of the way to learn new ideas about business, the skill to apply learned skills and knowledge into practice, the capacity to learn from other people's mistakes and environments to take risks and face uncertainties and the talent to organize business activities. This competence was manifest among persons with disabilities in Benue State since they were actively seeking to learn to start a venture. Study findings implied that persons with disabilities in Benue State were able to learn how to do business irrespective of their age, education, and type of disability. Secondly, the majority of persons with disabilities involves in entrepreneurship through learning it. It was well-known that few persons with disabilities did not put enough effort to learn how to do business. Nevertheless, it was prominent that individual characteristics and business environment played significant roles in the relationship between learning competence and venture creation of persons with disabilities in Benue State.

5.2 Recommendations

The study sought to examine the relationship between Entrepreneurial Competencies and Venture Creation among Persons with Disabilities in Benue State. Based on the findings above, the following recommendations were made:

1. Persons with disabilities should put more effort into acquiring skills in specialized knowledge areas that will help them to identify investment opportunities by perceiving unmet societal needs especially looking at old problems in new ways. Furthermore, governments, as well as financial institutions should tailor special loans/programs for persons with disabilities as an incentive to this special group of people to aid them to seek more business opportunities.
2. Persons with disabilities should avail themselves of learning entrepreneurial skills that are available through various interventions/programs. Notwithstanding, the government at all levels should set aside Special Training Funds yearly for Persons with Disabilities. The need for

legislation to allow all public institutions of higher learning especially universities, polytechnics, and colleges of education to offer free skills acquisition learning/programs to persons with disabilities in Benue State to lift their business potentials.

3. Generally, the Benue State government should establish a disability commission that could saddle with the responsibilities for attracting funds for the entrepreneurship of persons with disabilities to support them creates jobs for themselves as a way to alleviate poverty and generate revenue for the government.

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